

**Putting the squeeze on "Generation Rent": housing benefit claimants in the private rented sector - transitions, marginality and stigmatisation**

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# **Putting the squeeze on "Generation Rent": Housing Benefit claimants in the private rented sector - transitions, marginality and stigmatisation**

*Ian Cole, Ryan Powell and Elizabeth Sanderson (CRESR, Sheffield Hallam University)*

## **Abstract**

The term 'Generation Rent' has gained currency in recent years to reflect the fact that more 25 to 34 year olds in Britain now live in rented accommodation rather than owner-occupation. The term also conveys the extent to which age-related divisions in the housing market are becoming as significant as longer standing tenure divisions. However, this portmanteau term covers a wide array of different housing circumstances - from students, young professionals and transient households to the working and non-working poor. This paper focuses on the position of a specific category of this age cohort - those 25 to 34 year olds living in self-contained accommodation in the private rented sector who are in receipt of Housing Benefit. On the basis of survey evidence and qualitative interviews with landlords and housing advisers, the paper considers how the marginal economic and housing market position of this age group is being reinforced by the stigmatising attitudes of landlords which formerly applied to tenants in their late teens and early 20s and are now being extended further along the age band. The paper suggests that the use of a 'housing pathways' approach to signify the housing transitions of young adults needs to be revisited, to give greater weight to collective and creative responses to constraints in the housing market and to recognise the key role played by gatekeepers such as landlords in stigmatising groups according to assumed age-related attributes.

**Keywords:** generation rent - welfare reform - housing benefit - transitions - marginality

## **Introduction**

The increasingly constrained nature of access to owner-occupation for young people in Great Britain, and their consequent reliance on private renting, has been well-documented in recent years (Hodkinson *et al.*, 2012; McKee, 2012; Kennett *et al.*, 2013; Bone, 2014). This has been accompanied by the popular usage of the term "Generation Rent". This paper is concerned with accounting for the experiences of a specific group within the Generation Rent cohort - those aged between 25 and 34 years old. This is a critical cohort in terms of new household formation and tenure change, and this is where some of the recent structural changes in the British housing market are most evident. In particular, the proportion of this age group living in the private rented sector (PRS) in England has more than doubled from 21 per cent in 2003-04 to 48 per cent by 2013-14, while the level of owner occupation has dropped from 59 per cent to 36 per cent in this period. The position of some households in this age cohort has also been affected by direct government policy targeted at reducing expenditure on Housing Benefit (HB), specifically by extending the age range for which the lower 'shared accommodation rate' (SAR) of HB applies from 25 to 35. In this paper, we explore the intersection of these developments - the reversal of the steady post-war trend of increasing owner-occupation among 25 to 34 year olds, the greater rationing of welfare benefits by age (and assumed status) - and consider the implications for the wider literature on housing pathways and housing 'transitions' for this age cohort.

The paper is based on an assessment of the literature on housing 'transitions', an analysis of housing market trends in Britain and primary research on the impact of HB reforms introduced by the Coalition Government in 2011 and 2012. Firstly, we examine the changing housing market position

of this age group against the broader context of transitions and precarity among young adults. Secondly, we assess existing evidence about young people sharing accommodation and the underlying assumptions that form part of the changes made to Housing Benefit entitlements. Thirdly, we present empirical material on the impact of those changes highlighting their effects in terms of increased marginalisation and stigmatisation for the 25 to 34 age group. The final section concludes that there is a need for continued analysis and debate about the circumstances of 'Generation Rent' and suggests the need to revisit the existing literature on housing pathways as routes through the housing market continue to multiply and fracture for this cohort; and marginalisation and stigmatisation intensify.

## **Labour Market and Housing Market Transitions among 25 to 34 year olds**

### ***Transitions from youth to adulthood in the labour market***

There is an extensive literature and research base on the changing nature of youth transitions to adulthood in the labour market. This has developed since the 1970s, when movements into adult life were held to be more linear and straight forward (McDowell, 2002; Furlong and Cartmel, 2007; Roberts, 2011; Thompson, 2011). Much of this debate focused on the impact of labour market restructuring and the decline of 'fast-track' transitions to employment in heavy industrial sectors since the mid-1970s 'when two-thirds of teenagers went straight into employment at age 16' (McDowell, 2002: 42). Processes such as deindustrialisation, labour market flexibilities and the formalisation of recruitment have all affected the labour market opportunities of young people (Pollock, 1997; McDowell, 2002). While youth transitions to work in the past may not have been quite as linear as often assumed (see Goodwin and O'Connor, 2005) there is a general consensus that trajectories have become far more complex and characterised by a longer 'set of movements which are less predictable and involve frequent breaks, backtracking and the blending of statuses' (Furlong *et al.*, 2003: 24).

Roberts (2011) notes how the transitions literature sometimes suffers from a forced dualism of fast- and slow-track transitions delineated along class lines. Young working-class adults have tended to move into employment and establish their own household and family formation faster as a result of constrained choices and traditional norms and values (Yoon 2006; Heath, 2008). In his classic ethnographic study of working-class boys, Paul Willis noted that 'the "transition" to work would be better termed the "tumble" out of school' (Willis, 2014 [1977]: 100). A slow-track transition, on the other hand, has been associated with a reflexive middle-class trajectory which takes in higher education, extended periods of parental support and a later incidence of partnership/household formation and parenthood (Heath, 2008). Thus transitions have tended to be classified according to the related spheres of employment, housing and domestic circumstances.

While this distinction between fast- and slow-track transitions may still apply for many young people, a more nuanced understanding is needed of the varied positions between these paradigms (Roberts, 2011). Recent shifts have resulted in the 'diversification of these transitions, with routes in and out of the family home, periods of living alone and/or with non-family members, as well as non-linearity in education and employment' (Calvert, 2010, p.5). As the road to employment has lengthened and become more complex, so has the associated route to a secure and independent housing situation. But these kind of housing transitions have received much less attention in the academic literature until recently.

### *Transitions from youth to adulthood in the housing market*

The current crisis of affordability in the British housing market, and the consequent difficulties facing young adults, are not without precedent. The immediate housing shortage of the post-war years, for example, created severe problems for childless couples and young families. In the late 1940s and early 50s the government response through a major public sector led housebuilding programme and targeted at those creating the 'baby boomer' generation helped to mitigate these pressures, even if the numbers built consistently fell short of the policy aspiration. *'Production targets and the numbers game became a familiar part of the politics of housing in the 1950s and 1960s.'* (Malpass and Murie 1994: 65) However, the high-output approach began to recede in the late 1960s as housing policy became dominated by issues of finance and the relative subsidy to the then dominant tenures of owner-occupation and council housing. From 1979, financial support shifted increasingly from 'bricks and mortar' (production) subsidies to personal (consumption) subsidy through Housing Benefit and national housing discourse became dominated by the Right to Buy, which was made mandatory by the 1980 Housing Act introduced by the Thatcher government,

The Right to Buy did not of course in itself make any change to the size of the dwelling stock and the rate of sales was much higher than the scale of any replacements. The result was a significant net loss of affordable rented housing. The type of households who exercised the RTB has changed over the 35 years that the policy has been operating at national level (Cole et al, 2015). In the first phase, a relatively high proportion of RTB purchasers were older, reflecting pent up demand and the larger discounts for longer term tenants. During the 1990s the most common household type was a two parent family with children at school. The incomes of RTB purchasers were generally below average and most purchasers were drawn from lower middle class or skilled working class backgrounds (Jones and Murie, 2006). Certain groups of households – the very young, the elderly, lone parents, the unemployed – were under-represented among early RTB purchasers (Forrest and Murie, 1990) and this trend has continued. Only a minority of RTB purchasers had low<sup>1</sup> incomes (Burrows, Ford and Wilcox, 2000).

The policy shift away from housing production, and especially the sharp fall in new building in the social sector was storing up difficulties of access for young adults. This was partly masked by the deregulation of financial markets in general, and the building society sector in particular in the 1980s 90s and early 2000s and the ready availability of relatively cheap credit for first time buyers, even on relatively modest incomes. The global financial crisis of 2008 put paid to that. Since then, annual housing completions from 2010 to 2014 have averaged 140,000 (PwC, 2015), compared to an estimate that 240,000 to 245,000 new homes would be needed each year to 2031 to meet newly arising demand and need. (Heath, 2014; Holmans, 2013)

As a result of the intensifying mismatch between housing supply and demand, diversification of housing transitions for young adults has been accompanied by an extension of the age range to which the processes of housing insecurity and precarity apply. The earliest year for which comparable statistics on the housing circumstances of young adults are available is 1996, when 2.7 million 20 to 34-year-olds lived with their parents (21 per cent of this age group). This number fell from 2002 to 2006 but has since increased markedly, rising to 3.35 million in 2013 - an increase of 669,000 (or 25 per cent) on the 1996 figure. (ONS, 2013, Bone, 2014, Stone et al, 2013)

The percentage of young people in the UK living at the parental home tends to decline with age, as one would expect. Nevertheless, in their analysis of British Household Panel Survey data, Berrington and Stone (2014) found that 27 per cent of men aged 25 to 29 lived at the parental home (an increase of 2.4 per cent from 2008) and 9.7 per cent of men aged 30 to 34 did so (a decline of 0.6 per cent from 2008). Higher proportions of women in this age group were living with their parents in 2012 compared to 2008: 13 per cent of the 25 to 29 year olds (up by 2.1 per cent) and 6 per cent of 30 to 34

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<sup>1</sup> Lowest quintile of household incomes

year olds (up by 0.8 per cent). We noted earlier the growth in the proportion of households in this age cohort living in the private rented sector and the sharp fall in home ownership. The long-term trend also points to more delayed entry into home ownership under any feasible economic scenario (Smith Institute, 2011; Stephens *et al*, 2014). In 2014/15, the average age of first time buyers in England, for example, was 33, up from 31 in 2004/5 (DCLG, 2016: 3). There are few signs that this trajectory will be reversed on any major scale in the next few years. A high proportion of the 25 to 34 group is likely to be based in the private rented sector for the foreseeable future: 'growth in the PRS looks likely to continue, with no significant interventions set to address concerns over security, affordability or standards' (Clapham *et al*, 2014: 2022)

The more complex pattern of transition from the family home to an independent housing situation that has emerged since the late 1990s has engendered increased interest in the notion of the different housing 'pathways' of young people. While Ford *et al*. (2002) identified five pathways based on small samples of qualitative data, this formulation was revised by Clapham *et al*. (2014), using a more ambitious three-stage mixed method approach. They identify nine pathways: stay at home to own; two parent families; early nesters; dual-income-no kids owners; young professional renters; in the social queue; social renting families; lone parents; chaotic. One aspect not included in this typology is whether the individuals are living in their own independent accommodation, or are forced to share with others. As the constraints of affordability increase, more people are likely to take this latter option. In assessing the applicability of these pathways to those 25 to 34 year olds who live in the private rented sector and who receive HB, we therefore need to consider first the evidence about the experience of shared living among young adults.

### ***The Experience of Shared Living***

There is relatively little research on the experiences of shared household living among young adults. The focus of many studies has been concerned with sharing either as an exercise of choice by relatively affluent single young people or 'young professionals' (Heath and Kenyon, 2001; Kenyon, 2000; Kenyon and Heath, 2001), or as a temporary stage in the housing careers of students (Kenyon, 1999). With a few exceptions (Kemp and Rugg, 1998; Rugg *et al.*, 2011; Kemp, 2011; Unison, 2014), there has been less research focused on young sharers within the PRS who have been *forced* to share.

Rugg *et al*. (2011) make a distinction between: 'stranger shares' – a shared property with people who were unknown to tenants at the start of the tenancy; and 'friendly shares' – where two or more individuals who were already known to each other share accommodation. In 'friendly shares', many young people said that they preferred sharing to living alone as it provided companionship, and helped to economise on their rent and living costs. Tenants were much more likely to experience difficulties with shared accommodation when occupying a 'stranger share'. Vickery and Mole (2007) also found that tenants' attitudes were greatly influenced by whether they had a choice to live in shared accommodation or whether they felt forced to live there because it was the only option on offer. The changes to the SAR age threshold (this is discussed below) have caused many claimants to move out of self-contained accommodation, and this might force them to live in stranger rather than friendly shares as a result.

Barratt (2011) found that shared properties such as Houses in Multiple Occupation (HMOs) may pose a greater threat to the mental health of residents because of greater insecurity, a loss of control, and poorer social networks. Physical standards are a concern in the PRS as a whole – with 37 per cent of

properties considered non-decent (Crisis, 2014) – so for those on SAR there is an even more restricted choice in an already sub-standard private rented sector (Unison 2014). It is often difficult to maintain relationships with family members and non-resident children in shared accommodation. In addition, a lack of privacy impinges on the time parents can spend with non-resident offspring, and 'may prevent parents from building close intimate relationships with their children' (Barratt *et al.*, 2012). Potential conflicts might also arise between parents in the same shared properties, who want their children to be able to stay overnight (Rugg *et al.*, 2011). Serious concerns have been raised about the suitability of shared accommodation for vulnerable groups – such as vulnerable younger people, women fleeing domestic violence (Unison, 2014; Work and Pensions Select Committee, 2014), ex-offenders, and people experiencing mental ill health or drug and alcohol problems.

This evidence suggests that the move from self-contained accommodation to shared accommodation may have deleterious consequences for many HB claimants, especially those who are vulnerable or have childcare responsibilities. We now consider in more detail the early effects of the measure to extend the age threshold for the SAR from 25 to 35 years old. .

## **Research methods**

The empirical material presented below draws on evidence from in-depth, qualitative interviews with landlords and frontline housing advisers in illustrating the complexities of responses to the LHA reforms. A series of qualitative interviews were undertaken as part of the evaluation of Local Housing Allowance changes covering 19 case study areas in Great Britain (see Beatty *et al.*, 2013, 2014b). The research programme ran from April 2011 until May 2014 and involved different strands, but this paper draws primarily on the qualitative insights from those dealing with the fallout of the reforms (see Beatty *et al.*, 2013, 2014a, 2014b, 2014c for a comprehensive account of the different research strands and the methods utilised).

The interview data were gathered in two waves. In wave one qualitative interviews were conducted with eight landlords from each of the 19 case study areas in early 2012. The landlord sample included landlords, letting agents and managing agents and these groups are not mutually exclusive. Where referring to the collective sample the term "landlords" is used. Where respondents are quoted their position of "landlord", or "letting agent", or "landlord and letting agent", is indicated. Five follow-up qualitative interviews about the impact of the LHA reforms were also conducted with landlords in each of the 19 areas between January and April 2013. Eighty of these 95 respondents had also been interviewed in the first wave. These interviews were intended to assess how landlords had responded to the LHA reforms.

This was followed by five interviews with housing and benefits advisers working in each of the 19 case study areas, looking more widely at impacts on tenants, the housing service and the local housing market. The housing adviser sample contained a mix of representatives from the 19 local authority case studies in the research as well as those from the voluntary and community sector operating in those areas, such as the Citizens Advice Bureau, Crisis, Porchlight, Shelter etc. (see Beatty *et al.*, 2013). Where referring to the collective, the generic term "advisers" is used. In total, over 340 interviews were conducted, with the majority taking place face-to-face in the workplaces or homes of respondents. All the interviews were recorded and around two-thirds were transcribed and analysed using Nvivo software.

This dataset represents a unique insight into the perspectives of landlords, which has been lacking from existing accounts of recent welfare reforms and research on housing inequalities more generally. As Rollwagen (2015) notes, the role of landlords must be considered in understanding the nature and social relations of the PRS: 'landlords are ultimately responsible for the maintenance of the rental property, as well as regulating any problematic conduct of tenants; yet, they are often not considered in research examining owner/tenant relations in the neighbourhood context' (Rollwagen, 2015:16). The evidence below responds to this critique by emphasising landlord perspectives and attitudes, which have hitherto been neglected, and which shape letting strategies and thereby contribute to the marginalisation and stigmatisation of particular groups of PRS tenants.

## **The Impact of the Shared Accommodation Rate**

The number of households claiming HB in all tenures in Great Britain increased by 20 per cent from 2008 to 2013, largely due to the increase in the PRS. In 2013 around 39 per cent of all tenants in the PRS (amounting to 1,645,000 households) claimed HB, up 14 percentage points from 2008. The proportion of the HB caseload composed of claimants with no children fell slightly, from 56 per cent to 53 per cent in this period. However, this group makes up a larger proportion of claimants in the expensive PRS markets of London: in 2013, claimants with no children constituted 66 per cent of the London caseload.

Those single people aged between 25 and 34 who lived in self-contained private rented accommodation and who were in receipt of Housing Benefit (HB) were affected by the decision by the 2010-15 Coalition Government to extend the age threshold from 25 to 35 at which the Shared Accommodation Rate (SAR) of benefit payment applied. This caused the HB received by those single people living in one bedroomed self-contained accommodation to fall by £13.06 a week on average during the first eleven months of the new regime (Brewer *et al*, 2014: 46). This policy was part of a wider package of measures introduced to change the Local Housing Allowance (LHA) rules in the PRS. The LHA is a way of calculating the eligible rent for tenants claiming HB in the deregulated PRS to ensure that tenants in similar circumstances in the same area receive the same amount of financial support for their housing costs.

The changes to LHA by the Coalition Government included: changing the basis for setting LHA rates from the median (50th) to the 30th percentile of local market rents, capping weekly LHA rates and changing the method for uprating HB rates (for a discussion of all the changes to the system see Beatty *et al.*, 2014a). Most of these changes applied to new and repeat LHA claimants from April 2011 and to existing LHA claimants from the anniversary of their claim, with an additional nine months transitional protection. By this means all LHA claimants were brought under the new rules by the end of 2012. Because of this phased approach and the likelihood of lagged effects on issues such as mobility and evictions, some of the impacts of these new measures took time to work their way through the housing market.

The DWP Impact Assessment summarised the objectives of the SAR measure as:

- ensuring greater fairness, so that those who receive HB do not have an advantage over those who are not on benefit, but have to make similar choices about what they can afford

- ensuring that the HB rules reflect the housing expectations of people of a similar age not receiving benefits
- helping to contain growing HB expenditure
- removing a potential work disincentive (DWP, 2011:4)

The Impact Assessment also estimated that about two thirds of those claimants potentially affected by the increase in the age threshold would lose out and that the remaining third were already being assessed at the shared rate (DWP, 2011:9). The SAR changes for the 25 to 34 year old group have had a marked impact on the HB caseload overall. Although the caseload for single 25 to 34 year olds with no dependent children had been increasing in the two years up to the changes (January 2012), it then began to fall steadily, by 13 per cent by June/August 2013. The largest decreases were in the higher rent areas of London: a fall of 39 per cent in central London; 26 per cent in the inner ring of London local authority areas; and 25 per cent in outer areas of London (Beatty *et al.*, 2014c). In a large scale survey undertaken in 2013 as part of the national evaluation of LHA, nearly a third of landlords with properties in inner London (and 17 per cent overall) said they no longer let to under 35 year olds (Beatty *et al.*, 2014b: 60).

Research by housing charity *Crisis* (2014) found that less than two per cent of rooms in shared houses were available, *as well as* affordable, to those on SAR. An earlier study by *Crisis* (2012) found that, out of the 4,360 rooms advertised on Gumtree and Sparreroom.com, only 13 per cent were priced within the SAR and just 66 (or 1.5 per cent of) rooms had landlords who were *willing* to rent to people receiving benefits. The extension of the SAR has therefore intensified the housing market constraints facing this group of single households aged between 25 and 34 years old.

One of the potential difficulties of the 'pathways' approach is that the empirically derived, agency-based approach is rather static as a formulation of housing situations. It does not suggest how these positions in the market are actively negotiated over time, or how they are mediated by the actions and attitudes of others, especially key 'gatekeepers'. This takes us back to the classic account of 'housing classes' by Rex and Moore (1967), and it is an approach which retains some resonance for contemporary housing markets where demand is rationed - whether by price, queueing, bureaucratic assessments of 'need' or by less explicit forms of discrimination by key actors, such as landlords or lenders. Given the increased pressures on housing affordability facing new households in recent years, and the more specific problems of access to the PRS by younger applicants, we wanted to assess how landlords, as key gatekeepers, were responding to the changes wrought by the HB reforms. Interviews with landlords provided an opportunity to assess how 25 to 34 year old applicants were now being 'judged' in consequence of the reduction in their level of benefit.

### ***Landlord responses to the SAR measure***

In interview, the majority of landlords said that those people affected by the increased age threshold for SAR who had been living in self-contained accommodation now faced significant shortfalls between their LHA entitlement and actual rents. Analysis undertaken by the Institute of Fiscal Studies provided an estimate of the impact of the measure. LHA entitlements fell by an average of £13.06 a week for those existing claimants aged between 25 and 34 who were not already in shared



accommodation when the reforms were introduced: 63 per cent of this reduction was borne by tenants in terms of increased shortfalls on their rent and 37 per cent by landlords in terms of making rent reductions (Brewer *et al.*, 2014). The initial effects were most marked in London and in areas where there was a relative concentration of single under-35 year olds in the sector. In interviews, landlords raised concerns about the impact of the measure on future rental income and profitability, on the level of arrears, and hence tenancy terminations, and the additional management burden this caused.

One landlord in Rhondda Cynon Taf in South Wales, for example, spoke of how the £24 a week shortfall faced by single tenants in one-bedroom properties was unaffordable: *"there's no way on job seekers or income support they're going to be able to pay it"*. A landlord in Blackburn, whose five tenants aged 25-34 faced an additional £10 a week shortfall suggested they would not be able to pay this, even if they tried to:

*"He hasn't got a job so how can he afford that extra £10 anyway? So first two weeks he might be able to pay it, but then after that he'll start crying that he's no food and no money and you can't force him to hand over the £10. It's not their fault, they might want to pay extra... but they just can't afford it"*

Landlords who felt tenants could not meet the shortfalls in LHA payments and rents were, almost universally, unwilling to reduce rents to make them more affordable, especially in high demand areas.

*"Where's the difference going to come from £52 [LHA] up to £85 a week [rent]? There's no way somebody on £120 a fortnight can afford to pay the difference and I can't rent them out at £52 a week. (Perth and Kinross landlord)*

Many landlords said that they were reluctant to reduce rents because they were not able to make a return from renting out one-bed accommodation at the SAR rate. The following was typical of that view:

*"I think it's a shame for people that are in that situation; but at the same time I'm not a charity and if that's the way the Government choose to go, then sadly that's what they have to deal with. For £200 a month [the SAR in Bradford] you'd be hard pushed to find a house to rent for that, even a tiny little one bedroom. I don't know anyone who'd rent them out for £200 a month, the lowest I've ever seen is 300. So it's a non-starter, it's not reflective of market rent values...it's not good business sense."*

The most common response of landlords with tenants facing shortfalls was to serve notice on them or, less formally, ask or expect them to leave. The majority of landlords who had served notice were in the London case study areas, partly reflecting the larger shortfalls emerging in those markets. For example, a landlord and letting agent with properties in Brent said:

*"Out of the 115 properties I manage I would say about a third are now individual rooms, studio flats or one bedroom flats. I've got to evict probably about half of them, so that means I'm evicting, just because of that (SAR changes), 30 or 40 people and in the last year I've only taken on tenants who are over 35'."*

The shortfall between the market rent and the post-reform SAR therefore contributed to the increased economic marginalisation of HB tenants and then often led to tenancy termination and, in some cases,

to homelessness. The number of households giving the end of an assured tenancy as the main reason for homelessness almost doubled between 2011 and 2013 and is now the primary cause of homelessness in the UK ahead of family/relationship breakdown (Beatty *et al.*, 2014a: 47). Whilst most landlords wanted tenants on the SAR who faced shortfalls to leave, a small number had offered existing or prospective tenants the option of sharing. However, few were willing to consider three or more tenants sharing larger properties, as this would mean they would have to rent them as HMOs. They were reluctant to do this, primarily because of concerns over the additional regulation, management burden and cost of this type of accommodation. Entry into the HMO sector may compound the marginalisation of these claimants. Local authorities, for example, are increasingly using Article 4 provisions to limit the development of HMOs in sensitive local markets, and there is evidence of widespread territorial stigmatisation attached to 'isolated and bounded' (Wacquant, 2007: 67) areas where HMOs are heavily concentrated, such as in seaside towns like Margate or Rhyl (Beatty *et al.*, 2014c; see also Osborne (2012) on the 'taint of place' attached to Jaywick in Essex).

Other landlords did not want to rent out shared accommodation at all because of the additional management problems they created. They anticipated problems when one of the tenants moved out. For example, a large landlord and managing agent in Newcastle who had rented shared accommodation to non-cohabiting couples in the past was now reluctant to do so:

*"I've signed up a couple over the past few months but it doesn't work and I don't intend to do it in the future. The reason why it doesn't work is because one leaves and then the other one's left liable for the rent and can't afford it. You're lucky if they get through six months"*

A majority of landlords stated that the LHA reforms meant they were no longer willing to rent to tenants under the age of 35 who were only eligible for the SAR. Many said they had previously been willing to let to this group but were now deterred by the changes.

*"We've said 'look if you're under 35 we're not going to house you'. After April [2011] we haven't touched any under 35s" (Westminster landlord)*

*"We won't take people under 35 now unless they're in full time employment. If it's a couple with a child or something then it's different. It's just the single people" (Rhondda Cynon Taf landlord)*

The evidence from the interviews indicated strongly that the SAR measure had caused the exclusion of under 35 year olds from lettings that they previously had access to, especially where there were alternative sources of tenants. But the business reasons for taking this approach were also buttressed by negative attitudes towards their behaviour. The 'taint' of youth was being extended along the age spectrum.

### ***From the material to the behavioural: changing attitudes to the "risks" of renting to 25 to 34 year olds***

In the first wave of interviews with landlords in 2012 responses tended to focus on the future financial marginality of 25 to 34 year olds. It was notable that the follow-up interviews a year later contained more reference to the assumed behavioural traits of this group, as they were more closely associated with the tropes of the under 25 year olds. The 25 to 34 group were not just materially disadvantaged compared to their previous position - they were, apparently, now more "trouble" to manage too. This narrative took on different complexions. Typically, however, the concerns focused on *age* and *gender*

attributes and the potential for anti-social behaviour, especially among young men: *"I avoid the under 35s because they're aggravation"* (Brent landlord).

Many landlords expressed a strong aversion to tenants being pushed into 'stranger shares' in a way that could further limit access to housing for the under 35 group.

*"We don't take anybody now, so the first question on the phone is 'how old are you?' and if they're under 35 it's 'so what's your circumstances, have you got children, are you sharing?' We're not too keen on sharers, especially if they're under 35 because that's where we've always had problems. So we tend to steer clear of sharing under 35, so really, it's closed that section of the market down"* (Newcastle landlord)

Other landlords referred to the "risk" that shared arrangements posed for maintaining the condition of their properties.

*"Yeah, they're probably the riskiest of the tenants because by the nature of being youngsters. We've all been there and what you find happening is that you just don't want to take the risk any more. You think 'I'm not going to rent anything to a tenant like that because they're going to end up wrecking the property' and you're going to end up having to refurbish it. If you take people like that you're almost asking for trouble"* (Thanet landlord)

Ultimately, the SAR measures had accentuated the stigmatisation of an *already* marginalised housing situation: single people on HB in shared accommodation. The views of the Denbighshire landlord below crystallised the extent to which the behavioural attributes of HB claimants in the 25 to 34 age group were now under closer scrutiny due to the SAR reforms..

*"It's made us **even harder** on under 35s, they need to be squeaky clean before we'd even think about them, and we'd rather have people above that age"* (Denbighshire landlord - our emphasis)

### ***Attitudes to "vulnerable" tenants***

Landlords and housing advisers both cited cases where they felt sharing was inappropriate. A landlord in Hackney, for example, expressed concern about how one of his former tenants who had been served notice would continue to see his children if he moved into shared accommodation:

*"There are going to be certain tenants who it's going to have a massive impact on. My heart bleeds for them, because the majority of them are divorced fathers who see their kids. I've got one lovely guy, he's got three kids, wife lives in Hillingdon, kids come and spend the weekend with him, where's he going to put them? Does he lose his visitation rights to his children because he hasn't got a job or hasn't got the home to be able to offer the children somewhere to sleep because there isn't any room?"*

Concerns over the visitation rights of parents were expressed especially by housing advisers, in terms of safety and suitability. The respondent below also alluded to the potential contradiction between this measure and policy discourses about family values and the need for parental role models.

*"Yeah it's very difficult, you're trying to promote family values and people being in touch with their kids and then you're putting them in an HMO because that's all they can afford. And they've got their seven year old daughter coming to stay, it's very difficult" (Denbighshire adviser)*

The most 'vulnerable' tenants for housing advisers were individuals with mental health conditions, victims of abuse, ex-offenders and people with a history of alcohol and/or drug dependency, who are over-represented in the HMO sector. Independent living and having their own space were often central to their ability to 'get by'.

*"The ones we're seeing the most difficulty are with the shared rate and it often seems to be customers who state they've got a number of vulnerability issues. So mental health is often one that's quoted. People say that because of their mental health they can't live in shared accommodation or, if they've come from backgrounds where they've suffered abuse and those sort of issues...those are the ones we're finding difficult because their only option is either shared accommodation or going into a flat share scenario." (Thanet adviser)*

*"I did speak to one client; he was very pro-active and rang me and said 'I'm really, really worried cos I've got to go to a shared room'. He is a schedule 1 offender but he's not on MAPPA [and therefore not exempt from the SAR changes] so he has to go to shared room...He's worried they'll find out. It could be awkward for him because what happens if there's a dad there who has his daughter round for tea?... you've got people potentially living in shared accommodation with mental health issues potentially, schedule 1 offenders. It's dicey" (Exeter adviser)*

### ***The Response of Tenants to the SAR***

The pressure to share as a result of the reductions in HB was not always seen as a negative experience however. Advisers reported several "creative solutions" in tenant responses to the need to share, suggesting that a more collective response (Roberts, 2013) to meeting housing needs can emerge, quite distinct from the traditional individualised housing pathway.

*"Some people seem to be getting into contrived relationships to get round the legislation, I have had a couple come to me saying that they're putting in a joint claim for JSA and housing benefit and then one of them has indicated that they would not be sleeping in the same room...it seems to be that some people under the age of 35 have said to a friend 'let's be a couple and get a one bed flat at least then we've only got to share the bathroom and the kitchen between the two of us'...I would imagine the Government wouldn't be unhappy that false relationships have been set up because there would be an additional saving to the tax payer" (Cardiff adviser)*

Landlords were asked about the destinations of existing tenants affected by the changes to the SAR who were served notice to leave or quit voluntarily. Very few could say what had definitely happened to these tenants, although some surmised possible outcomes. As Roberts (2013:7) has suggested: 'As the transition to adulthood has become extended, familial responsibility and continued support seems to have become a normative expectation, irrespective of there being no legal requirement for parents to provide a home'. This model has then been applied to all 25-34 year olds in private renting, regardless of their circumstances or social background. The assumption behind the policy - that many of those adversely affected could simply return to the family home - was far from the reality for many

tenants. Housing advisers cited the fact that tenants affected lacked family networks of support on which to fall back on.

*"It's just not an option for most people that I've interviewed, a lot of people don't have contact with their parents or don't have parents. A lot of people have left home, had their own families, a relationship breakdown and they've moved out. So to ask them to go back to their parents isn't really fair just because of a cut in benefits"* (Edinburgh adviser)

Some advisers reported a sense of helplessness in terms of the support they could provide to single under 35s as finite resources to support claimants affected by HB cuts tended to be targeted at families and/or disabled tenants.

*"[The single under 35s are] more able to move around, they don't have the family ties, the schooling ties, that sort of thing. So that's the decision we've taken, that people with families it's much harder for them to move, so we'll help them more but single people we'll leave to their own devices really"* (Brent adviser).

*"What you're looking at is these people haven't got no funds...Even if we evict them and they've got nowhere to go they're not priority need to be housed by the council - because they're young, under 35 and they'll say they're fit and healthy and got no dependents so they're back to square one literally"* (Barking and Dagenham landlord)

Many landlords and advisers also referred to an increase in "sofa-surfing" or "hidden homelessness" among this group due to the SAR measures, though it is difficult to give any precise indication of the scale of such outcomes.

*"We have a very good database of incriminating figures and the percentage of homelessness has gone up extremely high in the last 12 months and we expect it now to go even faster and higher as the reforms kick in. Here it's a hidden problem because it's a real sofa surfer situation...we do get rough sleepers, but it's people who've got no fixed abode, and they're either staying with a friend or hopping around friends"* (Thanet Adviser)

The perceived increase in hidden homelessness was not just confined to areas with concentrations of shared accommodation, but applied to the majority of case study areas across Great Britain. This viewpoint was reinforced by the reluctance of landlords to let shared accommodation to single people under 35.

*"They'd be homeless, there's nothing else seriously (within reach) ....if you think how much damage can be done to a property, it costs about £800 just to re-carpet a small terraced house. If you put a young guy in there who has his mates all over because they can't get accommodation, so they're bunking down with him, they're all claiming benefit not from one address, different addresses, they're all receiving the money. It's not coming to us, it's a major problem"* (Rhondda Cynon Taf landlord)

What seems to be happening is that the apparent extension in policy terms of the 'transitional' housing stage for nearly all single HB claimants up to 35 years old has brought with it equivalent assumptions from landlords about the behavioural attributes that will now be shared with their younger counterparts. Landlords' aversion to shared accommodation - part financial, part managerial - has now compounded their negative views towards this age group. The SAR changes have reinforced the

symbolic denigration of the HMO sector and further marginalised those vulnerable tenants who rely on it in the absence of more suitable, affordable accommodation.

## Conclusions

Clapham *et al.* (2014) cite six factors driving change in the housing circumstances of young people: their employment situation; the reform of welfare benefits; changes in housing-related support services, such as foyers and hostels; changing access to owner-occupation; the limited availability of social housing; and the growth in demand in the PRS. The evidence here points to the need for continued debate and analysis about the housing circumstances of 'Generation Rent'. We suggest that the existing literature on housing pathways for 'young' (18 to 34) people needs to be revisited, as the routes through the housing market continue to multiply and fracture. At present, those who are denied access to (or displaced from) more established transitions to an independent home tend to be classified under rather passive and residual formulations. This approach tends to under-rate some of the more creative solutions that can be devised by people affected by changes such as the SAR reforms.

The 25 to 34 year old Housing Benefit claimants who are the focus of this paper would fall into the two most 'provisional' pathways of the nine: 'in the social queue' and 'chaotic.' We would however suggest that both designations are problematic - the first implies a rather passive state and the second (also used by Ford *et al* (2002)) carries pejorative connotations. Young people who cannot find access to housing through other routes and who 'sofa surf' or experience repeated entry and exit from the social and private rented sectors (Clapham *et al*, 2014: 2027) are often attempting to actively manage their housing in the face of ever changing pressures and constraints (as in Forrest and Kennett's (1996) use of the terms 'housing strategy' and 'coping strategy'). Any 'chaos' that ensued for many 25 to 34 year olds affected by the recent SAR changes, forcing them into impromptu sharing, was not the result of lifestyle factors but due to the impact of a very deliberate policy decision.

There are other difficulties with the pathways form of analysis. Roberts (2013), for example, details the shifting attitudes towards communal living in the PRS, usually associated with students, as a response to affordability issues and resource constraints for young working-class men as well wishing to leave the family home. He argues for a more nuanced approach to any understanding of housing transitions:

To date, research in housing transitions, exemplified by the pathways framework, presents a highly individualised and largely linear process...Moving forward greater attention needs to be given to the **collective dimension** of housing transitions...Given that young people are "tied together by chains of mutual dependence to form changeable social configurations" (Furlong and Cartmel, 2007, p.114), this appears to be an essential new direction for the youth research agenda' (Roberts, 2013, p.15 - emphasis in original).

The impact of the reforms to LHA discussed above mean that this situation is applicable to a much wider cohort of single people for whom shared living arrangements often represent a last resort in the face of structural constraints (see also Jones, 2001). It extends the 'transitional' housing status from a focus on the 18-24 age cohort up to single people aged under 35. Furthermore, a large proportion of single people in this age group - likely to be channelled towards shared accommodation in the absence of alternatives - can be characterised as "vulnerable", such as ex-offenders, people experiencing alcohol or drug dependency, mental ill health, or periods of homelessness for example.<sup>1</sup> For such

groups, the return to the family home in times of need is not an option and their housing insecurity makes them even more vulnerable to psycho-social effects (Bone, 2014).

We have focused in this paper on the specific impact of one of the many recent reforms to welfare benefits: the age extension of the SAR. The aims of this policy reflect some well-established themes in the contemporary discourse on welfare reform: 'greater fairness' between those on benefit and those not on benefit, containing welfare expenditure and removing a potential work disincentive. The research evidence, however, shows how the policy has been accompanied by an extension to this group of claimants of the stigma attached both to shared accommodation *and* the assumed behavioural attributes of younger single renters.

There are various potential outcomes for those 25 to 34 year olds affected by the SAR measures - return to the parental home, sofa surfing, homelessness or moving into shared accommodation in larger properties or in HMOs. Many vulnerable individuals in this age group had been getting by and coping in self-contained accommodation and valuing the privacy and security it brought. Having to face a move to shared accommodation threatened to disrupt this hard won continuity and stability. In some cases, the enforced move instigated by the SAR reforms may put at risk not only the independence of vulnerable single people, but also the progress of their rehabilitation. For many other under 35s, the cuts have accentuated their economic marginalisation. The measures also contributed to a discernible hardening of attitudes towards claimants among landlords, which perpetuates processes of stigmatisation and economic and social marginalisation.

When the LHA reforms were first announced, much of the media discussion about anticipated impacts concerned the London housing market and the potential 'cleansing' of parts of the city of HB claimants (Hamnett, 2010; Fenton, 2011). However, the SAR has also affected lower value PRS markets. The smaller margins for many landlords and the risk of increased tenant arrears can lead to a further deterioration in housing standards as landlords cut back on maintenance and repairs.

The rather arbitrary nature of extending the age threshold and the hardening of attitudes that it has been shown to bring speak to the intergenerational conflict which is increasingly characteristic of this phase of neo-liberalism: the class-based stigmatisation of a younger, disadvantaged group by an (often) older and wealthier group. A class dimension to the reforms is also reflected in normative policy assumptions about the extent to which 25 to 34 year olds affected by SAR should return to the parental home. In reality the option of a return home is non-existent for those with no homes, no parents, suffering relationship breakdown, or fleeing abusive relationships.

In the next few years, the impact of benefits sanctions and further cuts to welfare spending is likely to be ratcheted still further, and the constraints on the housing options of lower income (and especially younger) households will be reinforced. It will then be interesting to see how far a *collective* dimension to the housing transitions of young people, previously confined to 'student lets', may now be emerging more strongly among those single adults who will have more experience of low pay and the workings of the benefits system than they do of higher education.

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## Notes

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<sup>i</sup> There are a number of exemptions to the SAR measures. The existing exemptions to the Single Room Rate that previously applied to under 25s extend to the new age group. These include: severely disabled tenants; tenants entitled to an extra bedroom for a non-resident carer; care leavers (though the exemption only applies until tenants reach the age of 22). There are also two new exemptions that apply only to those who are 25–34: former residents of specialist hostels for homeless people (must have been resident in a hostel for at least 3 months – not continuous); ex-offenders who are subject to active Multi Agency Public Protection Arrangements (MAPPA), typically perpetrators of violent and sexual offences.